



Fee Information Document



Name of the account provider: Santander Bank Polska S.A.

Account name: Konto Jakie Chce (Account As I Want It)

Date: 1 July 2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the *Schedule of fees and charges collected by Santander Bank Polska S.A. for banking services provided to personal customers.*
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the payment account	1) for persons aged under 26	PLN 0
	2) for persons aged 26 or above	
	a) if inflows during a given month are at least PLN 500 and at least one card payment or BLIK payment has been made	PLN 0
	b) if the above condition is not met monthly	PLN 6
	Total annual fee	PLN 72
Payments (excluding cards)		
Internal credit transfer	1) to an account held by a third party	
	a) ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	b) ordered at our bank's outlet	
	– for persons aged under 26	PLN 5
	– for persons aged 26 or above	PLN 10
	[Przelew24] c) [Przelew24]	PLN 0
	2) to another account held by the customer	PLN 0
Credit transfer	1) domestic transfer in PLN to an account maintained by a provider other than our bank	
	[ELIXIR transfer] a) [ELIXIR transfer]	
	– ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	– ordered at our bank's outlet	
	i. for persons aged under 26	PLN 5
	ii. for persons aged 26 or above	PLN 10

[Express ELIXIR transfer], [BlueCash transfer]	b) [Express ELIXIR transfer] or [BlueCash transfer]	PLN 0
[SORBNET transfer]	c) [SORBNET transfer]	PLN 35
[domestic transfer in EUR]	2) [domestic transfer in EUR] other than the SEPA credit transfer, made to an account maintained in Poland by a provider other than our bank	
	a) ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 20 max. PLN 200
	b) ordered at our bank's branch	0.25% min. PLN 28.50 max. PLN 200
	c) additional fees for a payment order	
	– for express transfer (available for transfers in EUR, USD, GBP and PLN)	
	i. ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 9.50 max. PLN 180
	ii. ordered at our bank's branch	0.3% min. PLN 20 max. PLN 180
	– OUR cost option	PLN 40
[international transfer]	3) [international transfer] other than the SEPA credit transfer, made to an account maintained outside of Poland (excluding EUR payment orders sent to European Economic Area member states other than Poland)	
	a) ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 20 max. PLN 200
	b) ordered at our bank's branch	0.25% min. PLN 28.50 max. PLN 200
	c) additional fees for a payment order	
	– for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank	0.1% min. PLN 4.75 max. PLN 90
	– for express transfer (available for transfers in EUR, USD, GBP and PLN)	
	i. ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 9.50 max. PLN 180
	ii. ordered at our bank's branch	0.3% min. PLN 20 max. PLN 180
	– OUR cost option	PLN 40

	4) [international transfer] other than the SEPA credit transfer, made as a standard or express transfer to European Economic Area member states other than Poland	
	a) ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	b) ordered at our bank's outlet	
	– for persons aged under 26	PLN 5
	– for persons aged 26 or above	PLN 10
SEPA credit transfer	1) SEPA credit transfer (except for EUR payment orders sent to European Economic Area member states other than Poland)	
	a) ordered using the electronic banking service [Santander internet/ mobile]	PLN 8
	b) ordered at our bank's branch	0.25% min. PLN 28.50 max. PLN 200
	2) SEPA credit transfer sent to a European Economic Area member state other than Poland	
	a) ordered using the electronic banking service [Santander internet/ mobile]	PLN 0
	b) ordered at our bank's outlet	
	– for persons aged under 26	PLN 5
	– for persons aged 26 or above	PLN 10
FX credit transfer	1) ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 20 max. PLN 200
	2) ordered at our bank's branch	0.25% min. PLN 28.50 max. PLN 200
	3) additional fees for a payment order	
	a) for fast-track transfer (available for transfers in EUR to accounts maintained outside of the European Economic Area and for transfers in USD, GBP and PLN) ordered using the electronic banking service [Santander internet/ mobile] or at a branch of our bank	0.1% min. PLN 4.75 max. PLN 90
	b) for express transfer (available for transfers in EUR, USD, GBP and PLN)	
	c) ordered using the electronic banking service [Santander internet/ mobile]	0.2% min. PLN 9.50 max. PLN 180
	d) ordered at our bank's branch	0.3% min. PLN 20 max. PLN 180
	c) OUR cost option	PLN 40
Direct debit		PLN 0
Standing order	1) to an account in our bank	PLN 0

	2) to an account maintained by a provider other than our bank	PLN 0
Cards and cash		
Cash withdrawal	1) made using the Dopusowana Visa (Customised Visa) or Dopusowana Mastercard (Customised Mastercard) card	
	a) for persons aged under 26	
	– from our bank's ATMs	PLN 0
	– from any other ATMs and terminals in Poland	PLN 0
	– as part of the cash back service	PLN 0
	– ATM package (monthly fee): covers all cash withdrawals from ATMs and terminals in Poland (including cash back) and cash withdrawals from ATMs outside of Poland	PLN 0
	– from ATMs and terminals outside of Poland (except for cross-border payment transactions made with a debit card used for cash payments)	PLN 0
	b) for persons aged 26 or above	
	– from our bank's ATMs	PLN 0
	– from any other ATMs and terminals in Poland	PLN 5
	– as part of the cash back service	PLN 1.50
	– ATM package (monthly fee): covers all cash withdrawals from ATMs and terminals in Poland (including cash back) and cash withdrawals from ATMs outside of Poland	PLN 7
	– from ATMs and terminals outside of Poland (except for cross-border payment transactions made with a debit card used for cash payments)	PLN 10
	2) made at our bank's outlet	
	a) for persons aged under 26	PLN 5
	b) for persons aged 26 or above	PLN 10
	3) made from an ATM using a BLIK code	
a) from our bank's ATM	PLN 0	
b) from any other ATM	PLN 0	
Cash deposit	1) made at our bank's outlet	
	a) for persons aged under 26	PLN 0
	b) for persons aged 26 or above	PLN 0
	2) made at our bank's CDM	PLN 0
Issuing a payment card	Dopusowana Visa (Customised Visa) or Dopusowana Mastercard (Customised Mastercard)	
	renewing a card	
	a) for persons aged under 26	PLN 0
	b) for persons aged 26 or above every four years	PLN 15
	Total annual fee	–
Handling a debit card	1) Dopusowana Visa (Customised Visa) or Dopusowana Mastercard (Customised Mastercard) – if: at least one non-cash card transaction (other than quasi-cash transactions) or BLIK payment is made in	

	a given calendar month (cancelled transactions are excluded) and at least PLN 500 is paid to the account for which the card was issued (applies to customers aged 26 and more)	PLN 0
	if the above condition is not met monthly	PLN 8
	2) generating a new PIN provided on paper at our bank's outlet (at the cardholder's request)	PLN 7
	3) converting a transaction made in a currency other than the account currency (the fee is based on the amount of the transaction after its conversion into the account currency)	2.8%
Cross-border payment transaction made with a debit card used for non-cash payments	1) all transactions other than quasi-cash transactions	PLN 0
	2) quasi-cash transactions	4% min. PLN 10
Cross-border payment transaction made with a debit card used for cash payments	made using the Dopasowana Visa (Customised Visa) or Dopasowana Mastercard (Customised Mastercard) card	
	a) for persons aged under 26	PLN 0
	– in EUR	PLN 0
	– in a currency other than EUR	PLN 0
	b) for persons aged 26 or above	PLN 10
	– in EUR	PLN 5
– in a currency other than EUR	PLN 10	
Handling a credit card	the service is not available	
Overdrafts and related services		
Overdraft [personal overdraft]	1) sanctioning an overdraft	1% min. PLN 50
	2) sanctioning an overdraft through the electronic banking service [Santander internet/ mobile]	PLN 0
	3) increasing the overdraft amount (the fee is based on the increase amount)	1.5% min. PLN 50
	4) increasing the overdraft amount through the electronic banking service [Santander internet/ mobile]	PLN 0
	5) renewal (the fee is based on the renewal amount)	1% min. PLN 50
	6) changing other terms and conditions of the agreement at the borrower's request:	
	a) in the form of an annex to the agreement	PLN 30
	b) in the form of a memorandum of understanding defining new terms and conditions for the repayment of a debt subject to debt collection proceedings (during the overdraft agreement termination period)	PLN 0

Other services	
Issuing a payment account certificate	PLN 50
Preparing a list of payment transactions	1) for card transactions monthly Total annual fee PLN 7 PLN 84
[account history]	2) [account history]
	a) for customers with access to the electronic banking service [Santander internet/ mobile] PLN 10
	b) for customers without access to the electronic banking service [Santander internet/ mobile], if the history covers only the previous calendar month PLN 0
	c) for customers without access to the electronic banking service [Santander internet/ mobile], if the history covers any month other than the previous calendar month PLN 10
Text message notification [Alerty24]	[Alerty24]
	a) sending a text message notification with an alert within the MINI package PLN 0.30
	b) use of the MAXI package (monthly fee) PLN 9
Phone banking service	PLN 0
Electronic banking service	PLN 0